

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert C. Heller, Jr.
Debtor(s)

Case No. 15-03914-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 07, 2021

User: AutoDocket
Form ID: 3180W

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2021:

Recip ID	Recipient Name and Address
db	+ Robert C. Heller, Jr., 180-182 New Alexander St., Wilkes-Barre, PA 18702-2104
4694841	+ Allied Services, Attn: Kelly Haffner, Collection Coordina, 100 Abington Executive Park, Clarks Summit, Pennsylvania 18411-2260
4694842	+ Allied-Services Pharmacy, 201 Smallacombe Drive, Scranton, Pennsylvania 18508-2616
4694844	American Honda Finance, National Recovery Center, P.O. Box 16469, Irving, Texas 75016
4694845	Berkheimer Tax Administrator, P.O. Box 25144, Lehigh Valley, Pennsylvania 18002-5144
4694849	+ Luzerne County Tax Claim Bureau, 15 Public Square, Ste. 202, Wilkes-Barre, Pennsylvania 18701-1703
4724944	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
4725782	M&T BANK, PO BOX 14240, Buffalo, NY 14240
4721535	M&T Bank, PO Box 8405, Wilmington, DE 19899-8405
4694852	+ Margaret A. Keller, 180-182 New Alexander St., Wilkes-Barre, Pennsylvania 18702-2104
4694853	+ Patrick Walsh, Esq., 1000 S. State Street, Clarks Summit, Pennsylvania 18411-2251

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4705875	EDI: HNDA.COM	Jan 08 2021 00:03:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
4694843	EDI: AMEREXPR.COM	Jan 08 2021 00:03:00	American Express, P.O. Box 981535, El Paso, Texas 79998-1535
4706931	EDI: BECKLEE.COM	Jan 08 2021 00:03:00	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4714387	+ Email/Text: bncmail@w-legal.com	Jan 07 2021 19:12:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4694846	+ EDI: CAPITALONE.COM	Jan 08 2021 00:03:00	Capital One, P.O 30285, Salt Lake City, Utah 84130-0285
4694847	EDI: WFNNB.COM	Jan 08 2021 00:03:00	Comenity Bank/Woman Within, Bankruptcy Department, P.O. Box 182125, Columbus, Ohio 43218-2125
4694848	+ EDI: CITICORP.COM	Jan 08 2021 00:03:00	Home Depot Credit Services, P.O. Box 790328, St. Louis, Missouri 63179-0328
4694850	Email/Text: camanagement@mtb.com	Jan 07 2021 19:12:00	M & T Bank, 1100 Wehrle Drive, Williamsville, New York 14221
4725783	Email/Text: camanagement@mtb.com	Jan 07 2021 19:12:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
4733521	+ EDI: MID8.COM	Jan 08 2021 00:03:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4736673	EDI: PRA.COM	Jan 08 2021 00:03:00	Portfolio Recovery Associates, LLC, POB 12914,

			Norfolk VA 23541
4720566	EDI: Q3G.COM	Jan 08 2021 00:03:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4694854	+ EDI: CITICORP.COM	Jan 08 2021 00:03:00	Sears Card, PO Box 6275, Sioux Falls, SD 57117-6275
4694855	+ EDI: BECKLEE.COM	Jan 08 2021 00:03:00	State Farm Bank, Attn: Bankruptcy, P.O. Box 3001, Malvern, Pennsylvania 19355-0701
4694856	EDI: STFM.COM	Jan 08 2021 00:03:00	State Farm Bank, PO Box 2326, Bloomington, Illinois 61702-2326
4730332	EDI: BECKLEE.COM	Jan 08 2021 00:03:00	State Farm Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4694857	EDI: RMSC.COM	Jan 08 2021 00:03:00	Synchrony Bank/JC Penney, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, Florida 32896-5060
4694858	EDI: RMSC.COM	Jan 08 2021 00:03:00	Synchrony Bank/Wal-Mart, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, Florida 32896-5060
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4694851	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court., M & T Bank, 1100 Wehrle Drive, Williamsville, New York 14221

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor M&T Bank josh.goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Thomas I Puleo	

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on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

Tullio DeLuca

on behalf of Debtor 1 Robert C. Heller Jr. tullio.deluca@verizon.net

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Robert C. Heller Jr.	Social Security number or ITIN	xxx-xx-7696
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	5:15-bk-03914-RNO		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert C. Heller Jr.
aka Robert Charles Heller Jr., aka Robert Heller
Jr., aka Robert Heller, aka Robert Charles
Heller, aka Robert C. Heller

1/7/21

By the court: Robert N. Opel II
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.